

RANDOLPH BANK&TRUST CO

	CPP Disbursement Date 10/30/2009	Cert 22746	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$292	\$289	-1.0%	
Loans	\$201	\$187	-7.4%	
Construction & development	\$18	\$11	-38.8%	
Closed-end 1-4 family residential	\$68	\$62	-8.8%	
Home equity	\$15	\$16	9.1%	
Credit card	\$0	\$0		
Other consumer	\$4	\$4	-15.2%	
Commercial & Industrial	\$17	\$17	5.1%	
Commercial real estate	\$68	\$64	-6.1%	
Unused commitments	\$34	\$35	3.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$20	-5.4%	
Asset-backed securities	\$0	\$0	-14.1%	
Other securities	\$13	\$22	71.1%	
Cash & balances due	\$15	\$38	150.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$266	\$264	-0.8%	
Deposits	\$253	\$254	0.5%	
Total other borrowings	\$11	\$8	-27.0%	
FHLB advances	\$11	\$8	-27.0%	
Equity				
Equity capital at quarter end	\$26	\$25	-3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.0%	--	
Tier 1 risk based capital ratio	11.4%	11.7%	--	
Total risk based capital ratio	12.7%	13.0%	--	
Return on equity ¹	-17.0%	0.8%	--	
Return on assets ¹	-1.6%	0.1%	--	
Net interest margin ¹	3.8%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.3%	187.1%	--	
Loss provision to net charge-offs (qtr)	115.2%	161.9%	--	
Net charge-offs to average loans and leases ¹	1.6%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	18.3%	8.5%	4.2%	-0.3%
Closed-end 1-4 family residential	1.0%	0.9%	0.0%	0.1%
Home equity	0.4%	0.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	0.8%	0.0%	0.3%
Commercial & Industrial	10.9%	0.0%	0.3%	0.1%
Commercial real estate	2.6%	0.0%	0.0%	0.0%
Total loans	3.9%	0.9%	0.4%	0.0%